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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS ACTUAL ESCROW ACTIVITY IN YOUR ESCROW ACCOUNT FROM
08/13/19 THROUGH 09/30/19.

MO/YR	ACTUAL ESCROW DEPOSIT	ACTUAL ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW BALANCE
STARTING BALANCE				5,663.70-
08/19	631.46	38.27	FHA MIP	5,070.51-

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM
10/01/19 THROUGH 11/30/20.
YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS 632.00 OF WHICH
402.27 WAS FOR PRINCIPAL AND INTEREST AND 228.79 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING BALANCE						1248.55	5070.51-
10/19	228.79	313.73 *	38.27	RBP MIP	*	1439.07	4756.78-
10/19				RBP MIP	38.27*	1439.07	4795.05-
11/19	228.79	627.46 *	38.27	RBP MIP	*	1629.59	4167.59-
11/19				RBP MIP	38.27*	1629.59	4205.86-
12/19	228.79	*	38.27	RBP MIP	*	1820.11	4205.86-
12/19				RBP MIP	38.27*	1820.11	4244.13-
01/20	228.79	627.46 *	38.27	RBP MIP	*	2010.63	3616.67-
01/20				RBP MIP	38.27*	2010.63	3654.94-
02/20	228.79	313.73 *	38.27	RBP MIP	*	2201.15	3341.21-
02/20			816.23	CITY TAX	805.14*	1384.92	4146.35-

EXHIBIT A

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
02/20				RBP MIP	38.27*	1384.92	4184.62-
03/20	228.79	627.46 *	38.27	RBP MIP	*	1575.44	3557.16-
03/20				RBP MIP	38.27*	1575.44	3595.43-
03/20				HAZARD	1504.90*	1575.44	5100.33-
04/20	228.79	313.73 *	38.27	RBP MIP	*	1765.96	4786.60-
04/20			1470.01	HAZARD	*	295.95	4786.60-
04/20				RBP MIP	38.27*	295.95	4824.87-
05/20	228.79	313.73 *	38.27	RBP MIP	38.27	486.47	4549.41-
06/20	228.79	*	38.27	RBP MIP	*	676.99	4549.41-
06/20				RBP MIP	37.17*	676.99	4586.58-
07/20	228.79	574.46 *	38.27	RBP MIP	*	867.51	4012.12-
07/20				RBP MIP	37.17*	867.51	4049.29-
08/20	228.79	521.46 *	38.27	RBP MIP	*	1058.03	3527.83-
09/20	228.79	260.73 *	38.27	RBP MIP	*	1248.55	3267.10-
10/20		4696.79 *Y			Y	1248.55	1429.69
11/20		191.46 *Y			Y	1248.55	1621.15

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 2,745.48. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 381.04 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 295.95.

AN ASTERISK (*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

ACCOUNT PROJECTION

CITY TAX : 805.14
 HAZARD INS : 1,504.90

 ANNUAL DISBURSEMENTS : 2,310.04
 2,310.04 / 12 = 192.51 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 11/30/20				1,621.15	1,347.49
12/20	192.51			1,813.66	1,540.00
01/21	192.51			2,006.17	1,732.51
02/21	192.51	805.14	CITY TAX	1,393.54	1,119.88
03/21	192.51			1,586.05	1,312.39
04/21	192.51	1,504.90	HAZARD	273.66	.00
05/21	192.51			466.17	192.51
06/21	192.51			658.68	385.02
07/21	192.51			851.19	577.53
08/21	192.51			1,043.70	770.04
09/21	192.51			1,236.21	962.55
10/21	192.51			1,428.72	1,155.06
11/21	192.51			1,621.23	1,347.57

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 1,621.15 - YOUR
 STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 1,347.49 .

THIS MEANS YOU HAVE A SURPLUS OF 654.44.** THIS SURPLUS MUST BE
 RETURNED TO YOU UNLESS IT IS LESS THAN \$50, IN WHICH CASE WE HAVE THE
 ADDITIONAL OPTION OF KEEPING IT AND LOWERING YOUR PAYMENTS ACCORDINGLY.
 DUE TO THE DELINQUENT STATUS OF YOUR ACCOUNT, WE ARE HOLDING THE
 SURPLUS.

** THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE
594.78 OF WHICH 402.27 WILL BE FOR PRINCIPAL AND
INTEREST AND 192.51 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION	
PRINCIPAL AND INTEREST	402.27
ESCROW PAYMENT	192.51

NEW PAYMENT EFFECTIVE 12/01/20	594.78

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.